Case 19-22076-JAD Doc 59 Filed 07/23/20 Entered 07/23/20 16:59:57 Desc Main Document Page 1 of 10

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: : Bankruptcy No. 19-22076 JAD

:

Kevin A. Yurcisin : Chapter 13

Debtor(s) : Docket No.

Kevin A. Yurcisin

Movant(s)

VS.

Ronda J. Winnecour, Chapter 13 Trustee

Respondent(s)

NOTICE OF PROPOSED MODIFICATION TO CONFIRMED PLAN DATED JUNE 10, 2019

1. Pursuant to 11 U.S.C. Section 1329, the Debtor has filed an Amended Chapter 13 Plan dated <u>July 23, 2020</u> which is annexed hereto. Pursuant to the Amended Chapter 13 Plan, the Debtor seeks to modify the confirmed Plan in the following particulars:

Modify plan to provide for proper funding per filed POCs, and to provide for attorney fees to be paid to new debtor's counsel.

2. The proposed modification to the confirmed Plan will impact the treatment of the claims of the following creditors, and in the following particulars:

Plan will provide proper funding per filed POCs.

3. Debtor submits that the reason(s) for the modification is (are) as follows:

Plan is modified to reduce debtors plan payment while maintaining a 100% plan and providing attorney fees for new debtor' counsel.

4. The Debtor submits that the requested modification is being proposed in good faith, and not for any means prohibited by applicable law. The Debtor further submits that the proposed modification complies with 11 U.S.C. Sections 1322(a), 1322(b), 1325(a) and 1329 and, except as set forth above, there are no other modifications sought by way of the Amended Chapter 13 Plan.

WHEREFORE, the Debtor respectfully requests that the Court enter an Order confirming the Amended Chapter 13 Plan, and for such other relief the Court deems equitable and just.

RESPECTFULLY SUBMITTED, this 23rd day of July 2020.

/s/ Scott R. Lowden
Signature of Applicant or
Attorney for Movant
Scott R. Lowden, Esq.
3948 Monroeville Blvd., Ste 2
Monroeville, PA 15146
niclowlgl@comcast.net
PA. ID. NO. 72116

Case 19-22076-JAD Doc 59 Filed 07/23/20 Entered 07/23/20 16:59:57 Desc Main Document Page 2 of 10

		Document	Page 2 01 10		
Fill in this info	ermation to identify your	case:			
Debtor 1	Kevin A	. Yurcisin	×	Check if this is	an amended
Debtor 2	First Name Mid	dle Name Last Name			plan that have
Spouse, if filing)	First Name Mid	dle Name Last Name		been changed 1. 3.1, 3.2, 4.3, 5.1,	
Inited States Bar	nkruptcy Court for the Western	n District of Pennsylvania	-	,	<u>'</u>
Case number	19-22076 JAD				
f known)					
Vestern I	District of Penn	sylvania			
	· 13 Plan Dat	•			
<u> </u>	1011011200				
Part 1: Not	ices				
o Debtors:	indicate that the option	n is appropriate in your circ	e in some cases, but the preser cumstances. Plans that do no plan control unless otherwise or	t comply with loca	al rules and judicia
	In the following notice to	creditors, you must check each	h box that applies.		
o Creditors:	YOUR RIGHTS MAY BI	E AFFECTED BY THIS PLAN.	YOUR CLAIM MAY BE REDUCE	ED, MODIFIED, OR	ELIMINATED.
	You should read this pla attorney, you may wish t		your attorney if you have one in thi	s bankruptcy case.	If you do not have a
	ATTORNEY MUST FIL THE CONFIRMATION PLAN WITHOUT FURT	E AN OBJECTION TO CONF HEARING, UNLESS OTHERV HER NOTICE IF NO OBJECT	YOUR CLAIM OR ANY PROVISIRMATION AT LEAST SEVEN (7 WISE ORDERED BY THE COUR WISE ORDERED BY THE COUR WISE ORDERED BY THE COUR WISE OF CLAIM IN ORDER TO BE	T) DAYS BEFORE T RT. THE COURT IN TD. SEE BANKRUF	THE DATE SET FO MAY CONFIRM THI PTCY RULE 3015. I
	includes each of the f		Debtor(s) must check one box ded" box is unchecked or both nn.		
payment			3, which may result in a partial te action will be required to	Included	Not Included
		possessory, nonpurchase-mo be required to effectuate such	oney security interest, set out in limit)	○ Included	Not Included
Nonstanda	rd provisions, set out in	Part 9		○ Included	Not Included
art 2: Pla	n Payments and Leng	th of Plan			
Debtor(s) will	make regular payments	to the trustee:			
Total amount of	of \$ <u>1,580.00</u> per	month for a remaining plan te	rm of <u>60</u> months shall be pai	d to the trustee from	m future earnings as
follows: Payments	By Income Attachment	Directly by Debtor	By Automated Bank Transfer		
D#1	\$1,580.00	\$0.00	\$0.00		
				_	
D#2	\$0.00	\$0.00	\$0.00		

(Income attachments must be used by debtors having attachable income) (SSA direct deposit recipients only)

Debtor(sCassen149 Y2/22076-JAD Doc 59 Filed 07/23/20 Entered 07/23/280 11/05/59:57 19/2020 Main Document Page 3 of 10

2.2	Additional payments:	Boodinone	r ago o v	3. 20			
	Unpaid Filing Fees. The balance of \$ available funds.	sha	all be fully paid by	the Trustee to	the Clerk o	f the Bankruptcy	Court from the first
	Check one.						
	None. If "None" is checked, the rest of	Section 2.2 need not	be completed or r	eproduced.			
	The debtor(s) will make additional p amount, and date of each anticipated p		tee from other s	ources, as spe	cified below	w. Describe the	source, estimated
2.3	The total amount to be paid into the pl plus any additional sources of plan fund			y the trustee b	ased on t	he total amoun	t of plan payments
Par	Treatment of Secured Claims						
	Check one. None. If "None" is checked, the rest of The debtor(s) will maintain the current the applicable contract and noticed in a arrearage on a listed claim will be pai ordered as to any item of collateral lister.	contractual installmer conformity with any ap d in full through disbu ed in this paragraph, t	nt payments on the policable rules. The provided the policable rules are the policable them, unless other them, unless other them, unless other them.	e secured clain hese payments trustee, withou wise ordered by	will be dist t interest. the court,	oursed by the tru If relief from the all payments up	ustee. Any existing e automatic stay is
	as to that collateral will cease, and all s	ecured claims based o	on that collateral v	vill no longer be Current	treated by	Amount of	Start date
				installme payment (including		arrearage (if any)	(MM/YYYY)
	PennyMac Loan Services, LLC (POC #5) #9177	180 Main Street Adamsburg, PA 156	311	\$64	43.21	\$0.00	6-1-2020
	Wells Fargo Bank, NA (POC #3) #3809	2012 GMC Sierra 15	500	\$3	98.51	\$0.00	
	Insert additional claims as needed.						
3.2	Request for valuation of security, payme	nt of fully secured c	laims, and modif	ication of unde	rsecured	claims.	
	Check one.						
	None. If "None" is checked, the rest of	Section 3.2 need not	be completed or r	eproduced.			
	The remainder of this paragraph will	be effective only if the	he applicable bo	x in Part 1 of th	is plan is	checked.	
	The debtor(s) will request, <i>by filing a s</i> below.	eparate adversary pi	roceeding , that th	ne court determin	ne the valu	e of the secured	l claims listed
	For each secured claim listed below, the d Amount of secured claim. For each listed c	` '					
	The portion of any allowed claim that exceed amount of a creditor's secured claim is list unsecured claim under Part 5 (provided that	ted below as having r	no value, the cred	ditor's allowed o	laim will b	e treated in its	
	Name of creditor Stimated amount of creditor's total claim (See Parallelow)	al	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	of Interest rate	Monthly payment to creditor

Insert additional claims as needed.

Fifth Third Bank

(POC #1) #1378

\$5,507.97

\$0.00

\$5,507.97

6.99

\$108.87

2011 Harley

Davidson

\$5,507.97

Debtor(sC2561291291219176-JAD Doc 59 Filed 07/23/20 Entered 07/23/280 11/6059:57 19/2036 JWPain Document Page 4 of 10 3.3 Secured claims excluded from 11 U.S.C. § 506. Check one. None. If "None" is checked, the rest of Section 3.3 need not be completed or reproduced. The claims listed below were either: (1) Incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for personal use of the debtor(s), or (2) Incurred within one (1) year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the trustee. Name of creditor Collateral Amount of claim Interest Monthly payment to creditor rate \$0.00 0% \$0.00 Insert additional claims as needed. 3.4 Lien Avoidance. Check one. None. If "None" is checked, the rest of Section 3.4 need not be completed or reproduced. The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked. The judicial liens or nonpossessory, nonpurchase-money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). The debtor(s) will request, by filing a separate motion, that the court order the avoidance of a judicial lien or security interest securing a claim listed below to the extent that it impairs such exemptions. The amount of any judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien. Name of creditor Modified principal Collateral Interest Monthly payment balance* rate or pro rata \$0.00 0% \$0.00 Insert additional claims as needed. *If the lien will be wholly avoided, insert \$0 for Modified principal balance. 3.5 Surrender of Collateral. Check one. None. If "None" is checked, the rest of Section 3.5 need not be completed or reproduced. The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5.

Name of creditor

Collateral

Insert additional claims as needed.

•	^	^ -		-1 4		:	
-5	h .	20	cure	n t	ax ı	CIAI	ıms.

Name of taxing authority	Total amount of claim	Type of tax	Interest rate*	Identifying number(s) if collateral is real estate	Tax periods
	\$0.00		0%		

Insert additional claims as needed.

Part 4:

Treatment of Fees and Priority Claims

4.1 General.

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rates on the court's website for the prior five years. It is incumbent upon the debtor(s)' attorney or debtor (if pro se) and the trustee to monitor any change in the percentage fees to insure that the plan is adequately funded.

4.3 Attorney's fees.

Attorney's fees are payable to Nicotero & Lowden, PC	In addition to a retain	ner of \$_1,000.00	(of which \$	was	s a
payment to reimburse costs advanced and/or a no-look cost	s deposit) already paid by or on I	behalf of the debtor,	the amount of \$	\$ <u>2,500.00</u>	_ is
to be paid at the rate of \$200.00 per month. Including	any retainer paid, a total of \$ <u>1,0</u>	000.00 in fees and	costs reimburse	ement has be	en
approved by the court to date, based on a combination	of the no-look fee and costs d	deposit and previous	sly approved ap	pplication(s)	for
compensation above the no-look fee. An additional \$ 2,50	00.00 will be sought through a t	fee application to be	filed and appro	oved before a	any
additional amount will be paid through the plan, and this pla	an contains sufficient funding to p	pay that additional a	mount, without	diminishing f	the
amounts required to be paid under this plan to holders of allo	wed unsecured claims.				

Check here if a no-look fee in the amount provided for in Local Bankruptcy Rule 9020-7(c) is being requested for services rendered to the
debtor(s) through participation in the bankruptcy court's Loss Mitigation Program (do not include the no-look fee in the total amount of
compensation requested, above).

4.4 Priority claims not treated elsewhere in Part 4.

None. If "None" is checked, the rest of Section 4.4 need not be completed or reproduced.

Name of creditor	Total amount of claim	Interest rate (0% if blank)	Statute providing priority status
	\$0.00	0%	

Insert additional claims as needed.

^{*} The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania, and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

4.5 Priority Domestic Support Obligations not assigned or owed to a governmental unit. If the debtor(s) is/are currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the debtor(s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders. Check here if this payment is for prepetition arrearages only. Name of creditor (specify the actual payee, e.g. PA Description Claim Monthly payment SCDU) or pro rata \$0.00 \$0.00 Insert additional claims as needed. 4.6 Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. None. If "None" is checked, the rest of Section 4.6 need not be completed or reproduced. The allowed priority claims listed below are based on a Domestic Support Obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This provision requires that payments in Section 2.1 be for a term of 60 months. See 11 U.S.C. § 1322(a)(4). Name of creditor Amount of claim to be paid \$0.00 Insert additional claims as needed. 4.7 Priority unsecured tax claims paid in full. Total amount of claim Type of tax Tax periods Name of taxing authority Interest rate (0% if blank) \$0.00 0%

Entered 07/23/290 11/6059:57 19/2036 JMPain

Insert additional claims as needed.

Debtor(sC2561291291210176-JAD

Doc 59

Filed 07/23/20 Document Page 1

Page 6 of 10

Debtor(s**Cassein149Ұ2/2207**6-JAD Doc 59 Filed 07/23/20 Entered 07/2**3/20 ru6%5**9:57 19**Deste Afri**ain Document Page 7 of 10

5		7
	н.	

Treatment of Nonpriority Unsecured Claims

5.1	Nonpriority unsecured	i claims not separately	classified.	

Debtor(s) ESTIMATE(S) that a total of \$ 9,559.04 will be available for distribution to nonpriority unsecured creditors.

Debtor(s) **ACKNOWLEDGE(S)** that a **MINIMUM** of \$_0.00 shall be paid to nonpriority unsecured creditors to comply with the liquidation alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4).

The total pool of funds estimated above is **NOT** the **MAXIMUM** amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is 100 %. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified elsewhere in this plan are included in this class.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.

Check one.

X	None.	If "None" is checked	the rest of Section 5.2 ne	ed not be completed or reproduced
---	-------	----------------------	----------------------------	-----------------------------------

The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. These payments will be disbursed by the trustee. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee.

Name of creditor	Current installment payment	Amount of arrearage to be paid on the claim	Estimated total payments by trustee	Payment beginning date (MM/ YYYY)
	\$0.00	\$0.00	\$0.00	

Insert additional claims as needed.

5.3 Postpetition utility monthly payments.

The provisions of Section 5.3 are available only if the utility provider has agreed to this treatment. These payments comprise a single monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility obtain a court order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. The utility may require additional funds from the debtor(s) after discharge.

Name of creditor	Monthly payment	Postpetition account number
	\$0.00	

Insert additional claims as needed.

Debtor(s**Casse**n**149Y2/2307**6-JAD Doc 59 Filed 07/23/20 Entered 07/23**/20** 11/65 19**2036 M**ain Document Page 8 of 10

5.4	Other separately classified nonpriority unsecured claims.							
	Check one.							
	None. If "None" is checked, the rest of Section 5.4 need not be completed or reproduced.							
	The allowed nonpriority unsecured claims listed below are separately classified and will be treated as follows:							
	Name of creditor	Basis for separate cla treatment	ssification and	Amount of arrearag to be paid	rate p	stimated total ayments y trustee		
				\$0.00	0%	\$0.00		
	Insert additional claims as need	ded.						
Par	t 6: Executory Contrac	ts and Unexpired Leases						
6.1	6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contra and unexpired leases are rejected. Check one. None. If "None" is checked, the rest of Section 6.1 need not be completed or reproduced. Assumed items. Current installment payments will be disbursed by the trustee. Arrearage payments will be disbursed by							
	└ trustee.		-			•		
	Name of creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Estimated to payments by trustee	· - -,		
	ACAR Leasing LTD d/b/ a GM Financial Leasing (POC #6) #6921	2017 Chevrolet Equinox	\$329.45	\$0.00	\$2,965.0	5		
	Insert additional claims as needed.							
Par	t 7: Vesting of Property	y of the Estate						
7.1	Property of the estate shall no	ot re-vest in the debtor(s) until the d	lebtor(s) have con	npleted all payments	under the con	firmed plan.		
Par	18 General Principles	Applicable to All Chapter 13 Pla						
	General i incipies	Applicable to All Chapter 13 Fig	aris					

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.

Debtor(s**)Cassen149 Y2/2017** 6-JAD Doc 59 Filed 07/23/20 Entered 07/2**3/20 r1/6 59**:57 19**Desse Afri**ain Document Page 9 of 10

- 8.4 Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

Part 9: Nonstandard Plan Provisions

9.1 Check "None" or List Nonstandard Plan Provisions.

None. If "None" is checked, the rest of part 9 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if the applicable box in Part 1 is checked. Any provision set forth herein is subject to court approval after notice and a hearing upon the filing of an appropriate motion.

PAWB Local Form 10 (12/17) Chapter 13 Plan Page 8 of 9

Debtor(s**Cassen149Y2/2017**6-JAD Doc 59 Filed 07/23/20 Entered 07/23**/29 վեն 59**:57 19**Dec M**ain Document Page 10 of 10

Part 10: Si

Signatures

10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.

X	X			
Signature of Debtor 1	Signature of Debtor 2			
Executed on	Executed on			
MM/DD/YYYY	MM/DD/YYYY			
X /s/ Scott R. Lowden	DateJul 23, 2020			
Signature of debtor(s)' attorney	MM/DD/YYYY			